

**NMEP Case Study Sites Project—**  
**Medicare Beneficiary Behavior and**  
**Information about the Medicare Program**

**Purpose:** Today's Medicare beneficiary needs to be informed about the Medicare program, the various insurance plan options offered under Medicare, and where to turn for specific information about these options. However, little is known about what beneficiaries know, where they go for information, and what factors influence their behavior to seek information. This report analyzes data taken from four waves of the NMEP Community Monitoring Survey (telephone survey) of beneficiaries in six U.S. cities between 1998 and 2001. The purpose of this analysis was to determine: 1) the levels of use of particular types of information by beneficiaries (e.g., Medicare Handbook, Internet, health fairs, marketing materials produced by health care plans, in-person meetings with state health plan counselors); and 2) trends in the use of Medicare information, and patterns of beneficiary behavior with respect to Medicare information, since 1998.

**Results:** This analysis revealed the following key findings:

- Two thirds of the beneficiaries surveyed search for information about Medicare during any given year.
- There is evidence of a modest upward trend in the use of Medicare information over the four waves of the telephone survey.
  - Much—but not all—of this upward trend seems to be the result of increased use of the *Medicare & You* handbook, which is mailed annually to beneficiary households.
  - There are also increases in the use of information channels like the Internet and the Medicare help-line (1-800-Medicare).
- The *Medicare & You* handbook is the most frequently used source.
  - Approximately 43 percent of beneficiaries report using the handbook.
- About half the beneficiaries surveyed seek information from more than one source each year.
- There are important, systematic differences across subgroups of the beneficiary population.
  - These differences are detailed in the full report.

- There are identifiable factors that seem to motivate people to seek information—there are also factors that enhance, or “enable,” them to seek information more or less readily.
  - Motivational factors include special *market events* (e.g., HMO terminations, changes to retirement benefits, physicians leaving the plans) and important *life events* (e.g., death of a spouse, financial difficulties, worsening health).
  - All of these situations can create a time-sensitive need for Medicare information,
    - Market events especially impact this need.
  - Important enabling factors include: level of formal education, levels of Medicare knowledge, and awareness of publicity about Medicare information.